UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorney for Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust, its successors and/or assigns

In Re:

Chigbo Ofodike Azuka Ofodike CASE NO. 18-13202-JKS

Order Filed on April 2, 2019 by Clerk U.S. Bankruptcy Court

District of New Jersey

Chapter: 13

Hearing: March 14, 2018 Judge: John K. Sherwood

ORDER RESOLVING WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST'S MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: April 2, 2019

Honorable John K. Sherwood United States Bankruptcy Court

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Debtors: Chigbo Ofodike and Azuka Ofodike

Case No: 18-13202-JKS

Caption of Order: Order Resolving Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust's Motion for Relief

from Stay

Upon consideration of Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust, its successors and/or assigns, (hereinafter "Movant") application for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic stay as to certain real property as hereinafter set forth, and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. As of March 13, 2019, the Debtors are due for the February 1, 2019 through and including March 1, 2019 post-petition payments which total **\$3,716.40**:

1 month @ \$3,268.76 (2/19) 1 month @ \$3,306.63 (3/19) Suspense: (\$2,858.99)

Said arrearages shall be cured by Debtors as follows:

Commencing with the April 1, 2019 monthly post-petition mortgage payment and continuing each month thereafter through and including the September 1, 2019 monthly post-petition mortgage payment, Debtors shall cure the aforesaid arrearages by tendering directly to Movant the regular monthly post-petition mortgage payment plus an additional payment of \$714.54 which represents 1/6 of the total sum of the post-petition arrearages.

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Debtors: Chigbo Ofodike and Azuka Ofodike

Case No: 18-13202-JKS

Caption of Order: Order Resolving Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust's Motion for Relief

from Stay

2. Commencing with the October 1, 2019 regular monthly post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtors shall remit payments directly to Movant as same come due.

- 3. Debtors shall reimburse Movant through their Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$831.00 for attorney's fees and costs incurred by Movant in the prosecution of its application for relief from stay.
- 4. Thirty-Day Default Clause: If the Debtors should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant for more than (30) days from the due date, then upon certification of non-receipt of said payments in accordance herewith submitted by secured creditor's counsel, the Court shall enter a General Relief Order, vacating the automatic stay of 11 *U.S.C.* §362(a) with respect to the realty commonly known as 31 Tooker Pl, Springfield NJ 07081. The Order submitted to the Court will not require the consent of the Debtor or the Debtor's counsel regarding form or substance, however, the Trustee, Debtor and their counsel shall be given notice of any filing of a certification of non-receipt in accordance with the Local Rules of Bankruptcy Procedure.

Case 18-13202-JKS Doc 52 Filed 04/05/19 Entered 04/06/19 00:35:50 Desc Imaged

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re: Chigbo Ofodike Azuka Ofodike Debtors Case No. 18-13202-JKS Chapter 13

CERTIFICATE OF NOTICE

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2019.

db/jdb +Chigbo Ofodike, Azuka Ofodike, 31 Tooker Place, Springfield, NJ 07081-2227

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2019 at the address(es) listed below:

Brian E Caine on behalf of Creditor Wilmington Savings Fund Society, bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Donald C. Goins on behalf of Joint Debtor Azuka Ofodike dcgoinsl@gmail.com,

G25787@notify.cincompass.com

Donald C. Goins on behalf of Debtor Chigbo Ofodike dcgoinsl@gmail.com,

G25787@notify.cincompass.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation

rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7